

**AFG Series 2014-1  
Collateral Report**



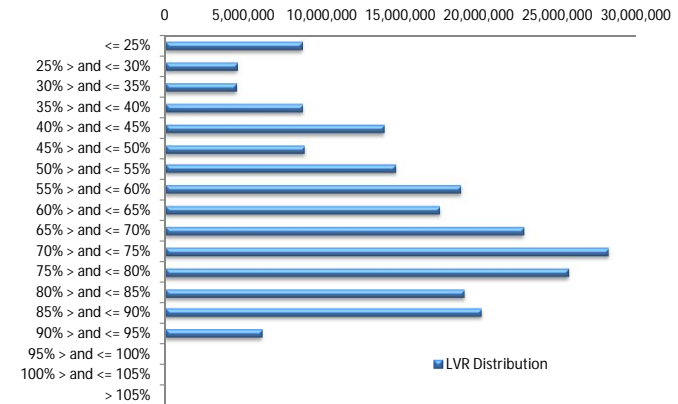
Model Period	12
Collection Period Start	01-Apr-15
Collection Period End	30-Apr-15
No. of Days	30
Interest Period Start	14-Apr-15
Interest Period End	13-May-15
No. of Days	30
Determination Date	11-May-15
Payment Date	14-May-15

**Pool Statistics**

Closing Balance of Mortgages	222,646,058
No. of Loans (Unconsolidated)	992
No. of Loans (Consolidated)	764
Average Loan Size (Unconsolidated)	224,442
Average Loan Size (Consolidated)	291,422
Largest Loan Size (Unconsolidated)	999,432
Largest Loan Size (Consolidated)	999,432
Smallest Loan Size (Unconsolidated)	(36,779)
Smallest Loan Size (Consolidated)	(36,779)
Weighted Average Interest Rate	4.63%
Weighted Average LVR	63.78%
Weighted Average Seasoning	25.15
Weighted Average Remaining Term	327.39

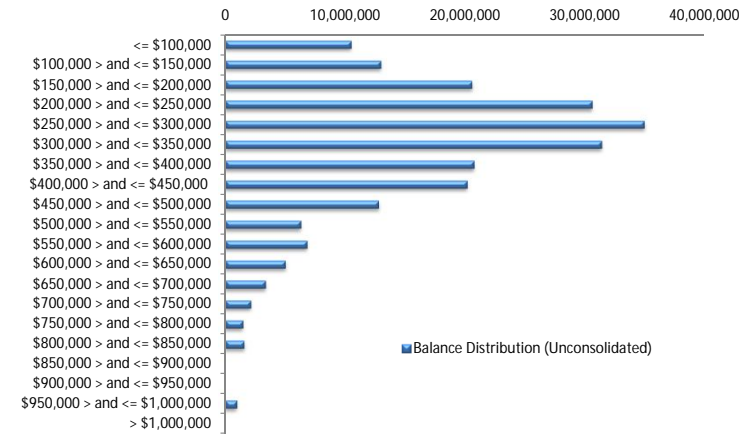
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,741,757	3.93%	98	12.83%
25% > and <= 30%	4,624,744	2.08%	28	3.66%
30% > and <= 35%	4,552,469	2.04%	22	2.88%
35% > and <= 40%	8,788,790	3.95%	40	5.24%
40% > and <= 45%	13,958,472	6.27%	48	6.28%
45% > and <= 50%	8,889,388	3.99%	30	3.93%
50% > and <= 55%	14,690,635	6.60%	50	6.54%
55% > and <= 60%	18,831,901	8.46%	54	7.07%
60% > and <= 65%	17,492,603	7.86%	53	6.94%
65% > and <= 70%	22,829,542	10.25%	66	8.64%
70% > and <= 75%	28,222,087	12.68%	71	9.29%
75% > and <= 80%	25,667,519	11.53%	72	9.42%
80% > and <= 85%	19,045,904	8.55%	59	7.72%
85% > and <= 90%	20,124,129	9.04%	59	7.72%
90% > and <= 95%	6,186,120	2.78%	14	1.83%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>764</b>	<b>100.00%</b>



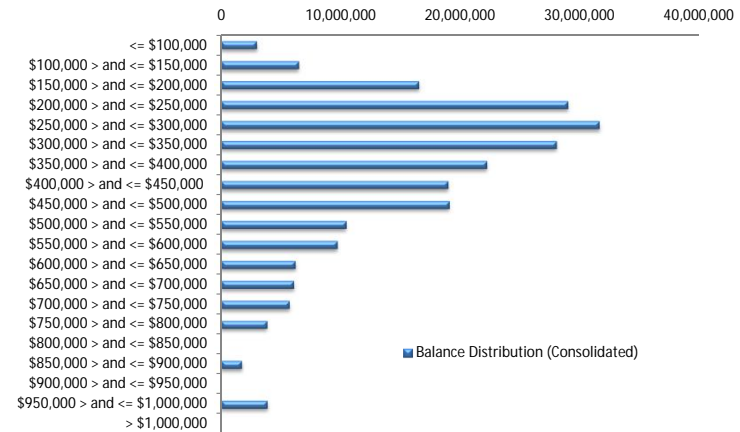
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,522,680	4.73%	232	23.39%
\$100,000 > and <= \$150,000	12,976,493	5.83%	105	10.58%
\$150,000 > and <= \$200,000	20,595,192	9.25%	118	11.90%
\$200,000 > and <= \$250,000	30,581,345	13.74%	136	13.71%
\$250,000 > and <= \$300,000	34,953,294	15.70%	128	12.90%
\$300,000 > and <= \$350,000	31,382,578	14.10%	97	9.78%
\$350,000 > and <= \$400,000	20,759,159	9.32%	56	5.65%
\$400,000 > and <= \$450,000	20,182,790	9.06%	48	4.84%
\$450,000 > and <= \$500,000	12,819,801	5.76%	27	2.72%
\$500,000 > and <= \$550,000	6,334,946	2.85%	12	1.21%
\$550,000 > and <= \$600,000	6,842,719	3.07%	12	1.21%
\$600,000 > and <= \$650,000	5,035,195	2.26%	8	0.81%
\$650,000 > and <= \$700,000	3,386,967	1.52%	5	0.50%
\$700,000 > and <= \$750,000	2,149,402	0.97%	3	0.30%
\$750,000 > and <= \$800,000	1,505,960	0.68%	2	0.20%
\$800,000 > and <= \$850,000	1,618,106	0.73%	2	0.20%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	999,432	0.45%	1	0.10%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



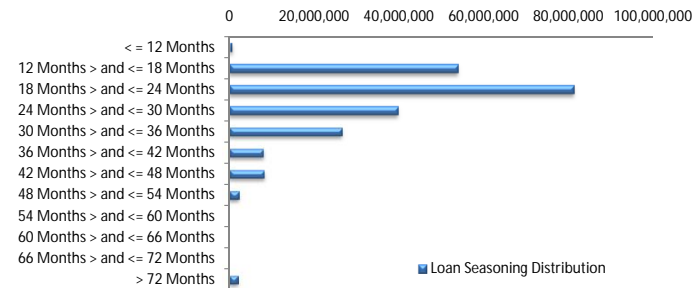
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,995,346	1.35%	67	8.77%
\$100,000 > and <= \$150,000	6,504,945	2.92%	52	6.81%
\$150,000 > and <= \$200,000	16,530,676	7.42%	94	12.30%
\$200,000 > and <= \$250,000	28,983,341	13.02%	130	17.02%
\$250,000 > and <= \$300,000	31,592,074	14.19%	115	15.05%
\$300,000 > and <= \$350,000	28,029,649	12.59%	86	11.26%
\$350,000 > and <= \$400,000	22,214,593	9.98%	60	7.85%
\$400,000 > and <= \$450,000	18,971,101	8.52%	45	5.89%
\$450,000 > and <= \$500,000	19,084,157	8.57%	40	5.24%
\$500,000 > and <= \$550,000	10,481,359	4.71%	20	2.62%
\$550,000 > and <= \$600,000	9,725,920	4.37%	17	2.23%
\$600,000 > and <= \$650,000	6,219,388	2.79%	10	1.31%
\$650,000 > and <= \$700,000	6,090,208	2.74%	9	1.18%
\$700,000 > and <= \$750,000	5,740,617	2.58%	8	1.05%
\$750,000 > and <= \$800,000	3,861,190	1.73%	5	0.65%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	1,735,595	0.78%	2	0.26%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	3,885,900	1.75%	4	0.52%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>764</b>	<b>100.00%</b>



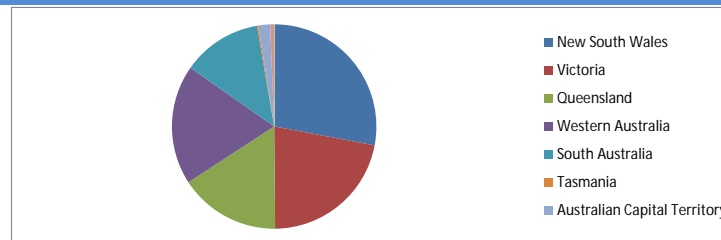
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	563,044	0.25%	4	0.40%
12 Months > and <= 18 Months	53,943,375	24.23%	214	21.57%
18 Months > and <= 24 Months	81,214,857	36.48%	362	36.49%
24 Months > and <= 30 Months	39,653,915	17.81%	187	18.85%
30 Months > and <= 36 Months	26,386,421	11.85%	126	12.70%
36 Months > and <= 42 Months	8,045,119	3.61%	38	3.83%
42 Months > and <= 48 Months	8,240,064	3.70%	43	4.33%
48 Months > and <= 54 Months	2,417,336	1.09%	9	0.91%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,181,927	0.98%	9	0.91%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



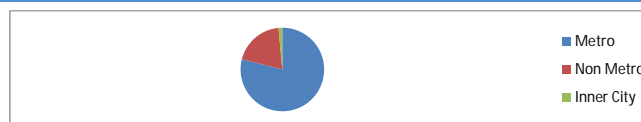
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	62,243,473	27.96%	213	27.88%
Victoria	48,736,520	21.89%	166	21.73%
Queensland	35,546,449	15.97%	122	15.97%
Western Australia	42,103,991	18.91%	134	17.54%
South Australia	28,000,644	12.58%	108	14.14%
Tasmania	561,805	0.25%	2	0.26%
Australian Capital Territory	4,035,550	1.81%	14	1.83%
Northern Territory	1,417,626	0.64%	5	0.65%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>764</b>	<b>100.00%</b>



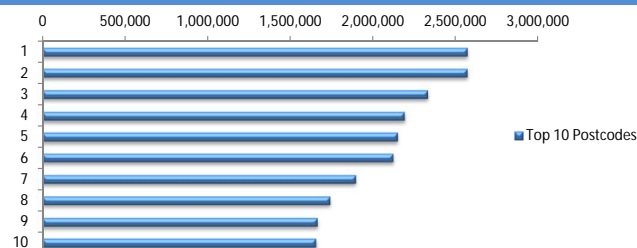
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	175,900,624	79.00%	605	79.19%
Non Metro	43,332,579	19.46%	149	19.50%
Inner City	3,412,855	1.53%	10	1.31%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>764</b>	<b>100.00%</b>



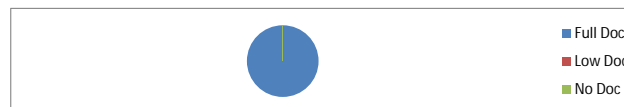
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,567,104	1.15%	8	0.81%
4300	2,566,465	1.15%	11	1.11%
6210	2,328,614	1.05%	6	0.60%
6027	2,188,149	0.98%	5	0.50%
3058	2,147,953	0.96%	4	0.40%
6030	2,119,277	0.95%	5	0.50%
6330	1,894,184	0.85%	6	0.60%
4509	1,739,212	0.78%	4	0.40%
2010	1,662,526	0.75%	3	0.30%
5112	1,650,249	0.74%	6	0.60%
<b>Total</b>	<b>20,863,732</b>	<b>9.37%</b>	<b>58</b>	<b>5.85%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	222,646,058	100.00%	992	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



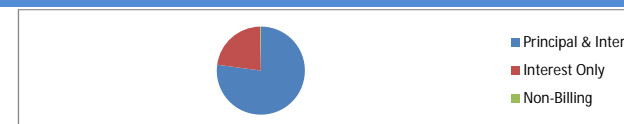
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	222,646,058	100.00%	992	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	171,732,603	77.13%	755	76.11%
Interest Only	50,333,005	22.61%	230	23.19%
Non-Billing	580,451	0.26%	7	0.71%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



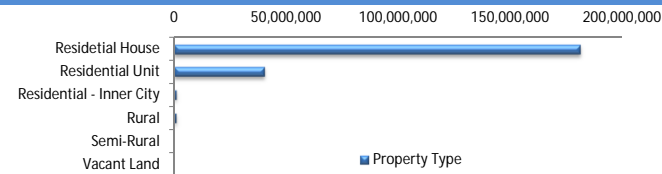
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	580,451	0.26%	7	0.71%
Term Loan	222,065,608	99.74%	985	99.29%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



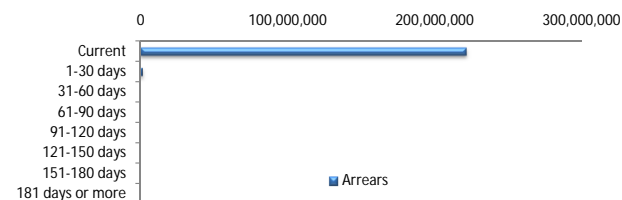
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	180,961,426	81.28%	608	79.58%
Residential Unit	40,017,251	17.97%	153	20.03%
Residential - Inner City	874,222	0.39%	2	0.26%
Rural	793,159	0.36%	1	0.13%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>764</b>	<b>100.00%</b>



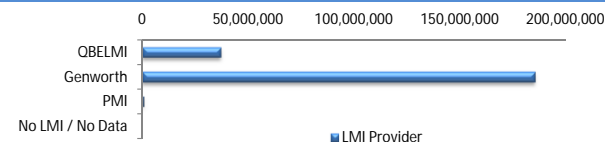
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	221,073,428	99.29%	985	99.29%
1-30 days	1,572,630	0.71%	7	0.71%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



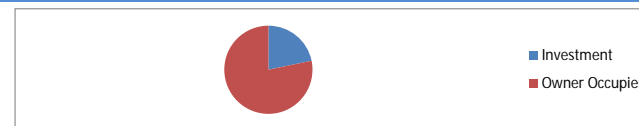
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	36,562,644	16.42%	119	15.58%
Genworth	185,509,251	83.32%	644	84.29%
PMI	574,163	0.26%	1	0.13%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>764</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	48,484,308	21.78%	204	20.56%
Owner Occupier	174,161,750	78.22%	788	79.44%
<b>Total</b>	<b>222,646,058</b>	<b>100.00%</b>	<b>992</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A